



STATE AND SCHOOL  
EMPLOYEES'

# Life AND Health

P L A N

## Know Your Benefits

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**The Plan is committed to helping you understand your benefits but, ultimately, your health is your responsibility.**

The decisions you make about your, and your family's, medical care are very personal. The benefit education information offered through the *Know Your Benefits* education program is not meant to provide medical advice. The Plan wants to educate you on the resources available to you and your dependents under the State and School Employees' Life and Health Plan to help you maximize your benefits.

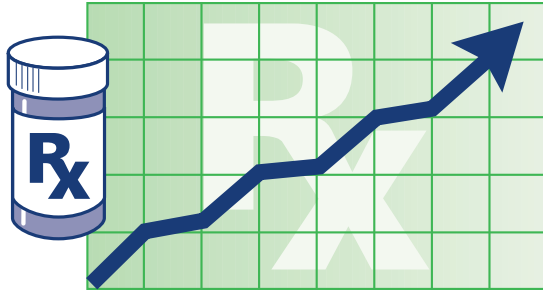
Welcome to this edition of the "Know Your Benefits" newsletter series. This newsletter is full of benefit information and healthy lifestyle tips to help you and your family prepare for the summer months ahead. Please take time to read this newsletter carefully.

The State and School Employees Health Insurance Management Board meets monthly to discuss various issues relating to the life and health benefits provided to Plan participants. The Board routinely reviews the financial status and the funding outlook of the Plan. Despite the addition of several cost saving measures over the past few years, the Plan's costs continue to increase. As mentioned in earlier newsletters, the growing retiree population and the increase in pharmacy costs have contributed to this increase. As you know, the only money the Plan receives to support the payment of claims is from premiums paid by the State for employee coverage, by retirees and COBRA participants for their coverage, and by employees, retirees and COBRA participants for dependent coverage.

In order to keep the Plan adequately funded, the Board must make sure that premiums charged by the Plan are sufficient to pay claims. Otherwise, the Plan would run out of money and be unable to pay claims. The Board has three choices when faced with a projected increase in claims costs: raise premiums, reduce benefits, or take actions that combine these two. At the March Board meeting, the Board determined that a premium rate increase was needed. This newsletter contains the new premiums that will be effective July 1, 2002.

**This newsletter is published by the Mississippi Department of Finance and Administration, Office of Insurance, and is intended to provide Plan participants with information on the Health Insurance Plan – it is not intended to provide medical advice.**

# WHY DOES THE COST OF MY PRESCRIPTION DRUGS KEEP RISING?



There are several reasons why the cost of prescription drugs keeps going up. Three major causes are:

- The Development of New Drugs;
- Patent Protection of Brand Drugs; and
- Rising Demand/Use of the Plan.

## New Drugs

Developing a single new drug can take up to 10 years and cost over \$500 million dollars. Drug companies start development of thousands of new drugs each year. Only a tiny percentage of them actually make it into the market. These research and development costs raise the price of all new drugs.

## Patent Protection of Brand Name Drugs

When a company creates a new product and puts it on the market, the product is protected for a certain period of time by a *patent*. As long as the patent is in good standing, the company who created the new product does not have to worry about a competitor making a less expensive imitation of their original product.

This same process applies to brand drugs. When a drug is introduced to the market and later comes off patent, generic versions can then be developed. People are sometimes wary of taking the generic version of a brand drug because they (incorrectly) think they are getting something that is less effective. In most instances, that is not the case.

## Rising Demand/Use of the Plan

Americans are living longer than ever before. With an aging population, we're utilizing more care and continuing to demand the best care at the lowest cost. Generally, Plan participants have more prescriptions filled than they did the year before. The total annual cost per participant for prescription drugs more than doubled from 1997 to 2001. As use of the pharmacy benefits increases, the cost of prescription drugs to the State and Plan participants will continue to increase.

## Here's What the Plan Is Doing to Help:

- Working with providers to ensure the greatest quality of care at reasonable fees.
- Improving and expanding the wellness and preventive health programs available through the Plan (like the Wellness Center Discount Program – please see page 5 for an introduction to this exciting new Plan benefit!). We want to help you stay healthy – for your well-being and to better manage costs.
- Helping you learn more about the Plan benefits through the “Know Your Benefits” education communication program. “Know Your Benefits” information tools include educational newsletters; the “knowyourbenefits” web site and other online informational resources. Being better educated about your health care plan gives you the knowledge to become a smart buyer of health care services.
- Educating Plan participants who live with chronic health conditions – heart disease, diabetes, and asthma – to achieve their health management goals ... at no cost to them through the Smart Steps Program administered through Intracorp.

### Working to Keep Costs Down

With medical costs expected to continue rising, we want to work with you to contain costs.

## It's Fast, It's Easy

Through the Plan's [knowyourbenefits.dfa.state.ms.us](http://knowyourbenefits.dfa.state.ms.us) web site you can...

- **Access the AdvancePCS Web Site** to learn about patient care and check out what's “hot” on the market. You can refill or check the status of your mail order prescription through **Advancerox.com**. You and your dependents can even access personal prescription histories and get in-depth information about prescription drugs and medical conditions that may relate to your family's specific health situations.
- **Access Intracorp's Web Site** [healthinfoseeker.com](http://healthinfoseeker.com) to learn more about weight management including nutritional guidelines for healthy eating. The pass phrase for plan participants is DFAOI.



## Here's What You Can Do to Help:

### Use Generic Drugs

For a generic drug to be put on the market, the medical make-up of the generic drug has to be exactly like the brand name version. That means the ingredients and the way the generic drug works in your body has to be the same as with a brand drug.

*Using generics, when available, saves money for you and the Plan...*



### Use Mail Order Service

The AdvancePCS Mail Order Service is offered for Plan participants who take maintenance medicine. You can receive a 90-day supply of your medication and only pay a 60-day co-pay! As an added convenience, your medicine is shipped free to your home.

## AdvancePCS SpecialtyRx Program

AdvancePCS administers the Plan's pharmacy benefits by providing you with a quality prescription drug program. This includes providing specialty pharmaceutical products such as injectable medications (insulin injectables are not included in the program). We'd like to make you aware of the benefits of using AdvancePCS SpecialtyRx Program – our specialty pharmaceutical provider.

SpecialtyRx provides medications for many chronic conditions including:

- Multiple Sclerosis
- Hepatitis C
- Rheumatoid Arthritis
- Cystic Fibrosis
- Primary Pulmonary Hypertension

Some of the injectable medications offered through SpecialtyRx include: Avonex, Enbrel, Copaxone, Betaseron, Lupron Depot, Peg Intron, Growth Hormone, Procrit, Neupogen, and Intron A

As a full-service specialty pharmacy, AdvancePCS SpecialtyRx provides:

- Easy ordering through a dedicated toll-free telephone number
- Complete orders received by 3pm EST will be shipped the next business day
- Express mail delivery to your home or the location of your choice
- A helpful claims assistance program
- Access to a pharmacist and other health experts 24 hours a day, 7 days a week
- \$35 co-pay for a 30-day supply through AdvancePCS Specialty pharmacy

New prescription orders and/or refill orders filled through the AdvanceRx.com™ mail facility will be transferred and filled through the specialty pharmacy. Your specialty prescription orders will be shipped in 30-day supply quantities. You will be responsible for paying the appropriate retail co-pay of \$35 per 30-day supply per specialty prescription.

We encourage you to take advantage of the benefits that AdvancePCS SpecialtyRx can provide. **To get started or to find out more about AdvancePCS Specialty, simply call 1-866-295-APRx (2779).** For your convenience, representatives are available Monday through Friday 7 a.m. - 5 p.m.

You may receive information from AdvancePCS with instructions on getting started, which include an announcement letter from AdvancePCS, an instructional brochure and a list of common specialty medications.

You can count on AdvancePCS SpecialtyRx to offer excellent service designed to improve your health and give you peace of mind.



### FAST TIP

**Only about 30% of who you are is genetically determined. You, and the lifestyle choices YOU make have a greater impact on who you are.**

Warm weather is here and the kids are out of school! There's plenty of fun in store for all of us over the next few months – that's why this "Know Your Benefits" newsletter is about helping you and your family enjoy the summer season, safely.

This newsletter includes important health tips to help you enjoy the summer months ahead – tips on beating the heat, and keeping cool. It has information to help every member of your family – kids, adults, and grandparents, too! Be sure to share these Summer Fun facts with your family.

## Keeping Cool In Mississippi Summer Heat

Summer fun and vacations are a welcomed break for many of us, but hot temperatures can be a serious threat to our health. Heat cramps, heat exhaustion, and heat stroke are very dangerous conditions that can affect people working – or playing – in hot temperatures.

It's important that you keep hydrated – or filled with fluids – during these hot summer months. When your body becomes dehydrated – or seriously lacks the water it needs – it loses strength and cannot handle extremely hot weather. Babies, kids, parents, and seniors – people of all ages can be affected by serious health conditions caused by the heat. For example, heat stroke is a very serious condition that can even cause death.

Living in Mississippi, it is important that you and your family learn how to:

- Recognize symptoms related to heat conditions;
- Treat serious signs of illness; and
- Get help, fluids and get into the shade right away.

**Here's a Tip... The AdvancePCS web site, [mississippi.buildingbetterhealth.com](http://mississippi.buildingbetterhealth.com), has lots of helpful information on heat cramps, heat exhaustion, and heat stroke. Log on to get more info!**



The following will help you learn more about what you can do when someone you care for feels the effects of summer heat ...

## A Word About Kids in the Heat...

Kids are so active in the summer! Playing in the sun puts your loved ones at risk for experiencing symptoms of heat-related conditions. Be sure your kids drink plenty of water, not sodas, in the hot temperatures. Kids should also play in cool and shady places when outside between the hours of 10am and 2pm. – the sun's most damaging hours!

## Keep an Eye on Seniors in the Heat

Seniors are at a greater risk than any other segment of our population for suffering from a heat-related condition. As our bodies age, our natural defenses to protect against outside elements can break down.

In particular, elderly bodies are not able to sense and respond to hot temperatures as quickly as younger bodies. Many common health conditions that affect seniors – like heart disease, high blood pressure, and poor circulation – complicate the body's ability to cool down naturally.

That is why it's so important you keep an eye out for your senior neighbors and loved ones! Here's how:

- During the hot months of the summer when outdoor temperatures reach 90 degrees and above, be sure to check on any older people living in homes without air conditioning.
- If seniors do not have air conditioning, encourage them to take a trip to a cool place to enjoy a movie, shopping at the mall, or a good book at the library.
- Be sure your senior friends are getting plenty of fluids throughout the day, not just when they're thirsty. Often, the body does not signal it needs water until fluid levels are very low.

## How Can I Tell If Someone Is Dehydrated?

Learn how to recognize symptoms of dehydration. Look for signs of:

- |                                      |   |
|--------------------------------------|---|
| ■ Confusion                          | ■ Sunken eyes   |
| ■ Discomfort                         | ■ Inelastic skin                                      |
| ■ Drowsiness                         | ■ Infants who do not wet a diaper in an 8-hour period |
| ■ Fever                              | ■ Depressed soft spot on a baby's head (fontanel)     |
| ■ Thirst                             |   |
| ■ Pale, cold skin                    |   |
| ■ Lack of moisture in mouth and nose |   |





## You've Got It Made... In The Shade!

There are so many reasons to protect your skin all year long – from avoiding sunburn to preventing early aging ... even cancer. Especially during the summer months, it is important to keep your skin's health in mind and protect yourself and your family from the dangers of over-exposure to the sun's rays. Here's a quick glance at what you need to know to keep your skin healthy during our hot and hazy Mississippi summer months:

- **Limit your exposure to damaging rays** by wearing a hat and light-weight, long clothing (i.e., cotton slacks, sundresses, etc).
- **Find out what sunscreen or sunblock is right for you.** Certain skin-types can have allergic reactions to certain sunscreens, sunblocks, or ingredients (for example, lanolin or PABA). Talk to your doctor or pharmacist to find out which skin treatment will work best for you, including what level of protection you need (i.e., what sun protection factor "SPF" is right for you) and what ingredients you should avoid. To learn more about sunscreens and sunblocks on your own, check out the AdvancePCS web site at [mississippi.buildingbetterhealth.com](http://mississippi.buildingbetterhealth.com).
- **Wear sunglasses.** It is just as important to protect your eyes from the sun's damaging rays as it is to protect your skin. Doctors recommend that you wear sunglasses that are labeled as "protecting against 99% to 100% of UVA and UVB rays." **Encourage your kids to wear sunglasses too!**
- **Keep babies under 6 months of age from direct exposure to the sun.** Babies' skin is very thin and delicate, so it is important that their skin be well protected from the sun's damaging rays. Wearing hats and loose-fitting clothes to cover their little heads, arms, and legs will help prevent harmful sunburn. Be careful NOT to use your regular sunscreen or sunblock on babies' skin – it can cause burns and painful rashes to skin under 6 months of age.

### FAST TIP

Need more "know how" about how to treat a sunburn? Check out AdvancePCS' web site, [mississippi.buildingbetterhealth.com](http://mississippi.buildingbetterhealth.com).

## Do You Want to Get Fit? Feel Healthy? Look Great? Not Spend a Bundle?

Blue Cross & Blue Shield of Mississippi just made it easier – and less expensive! – for you to improve your overall health and fitness by offering the new Wellness Center Discount Program. As a Plan participant, you are eligible to receive an exclusive discount on membership rates at participating hospital-based wellness centers across the State of Mississippi. Although you are responsible for the cost of your membership and any products and services you sign up for through your wellness facility, this discount is our way of encouraging you to invest in your own health and well-being!

To take advantage of the discounted membership rates, visit one of the participating wellness centers (listed below) and present your State and School Employees' Health Insurance Plan identification card.

Here's your chance to look great and feel great, too!

### FAST TIP

**Before starting this or any other exercise program, it is important that you speak with your doctor about what kind of exercise routine would be best for you.**

### Participating Centers in the BCBS Wellness Center Discount Program

Baptist Healthplex Downtown Baptist Health Systems, Inc. Jackson, MS (601) 968-1766	Baptist Healthplex Clinton Baptist Health Systems, Inc. Clinton, MS (601) 925-7900
St. Dominic Healthline St. Dominic – Jackson Memorial Hospital Jackson, MS (601) 364-6696	Fitness Plus Brandon HMA, Inc. Brandon, MS (601) 824-8170
Kings Daughters Hospital Fitness Center Kings Daughters Hospital Yazoo City, MS (662) 746-4032	Wellness Connection Oktibbeha County Hospital Starkville, MS (662) 323-9355
Wayne General Hospital Wellness Center Wayne General Hospital Waynesboro, MS (601) 735-7167	Gulfport Memorial Hospital Memorial Hospital of Gulfport Gulfport, MS (228) 867-4000
Baptist Memorial Hospital Healthplex Baptist Memorial Hospital System Booneville, MS (662) 720-5200	Baptist Memorial Hospital Golden Triangle Baptist Memorial Hospital System Columbus, MS (662) 243-1162
Baptist Wellness Complex Baptist Memorial Hospital System Memphis, TN (901) 226-5454	

# Know Your Benefits

STATE OF MISSISSIPPI  
DEPARTMENT OF FINANCE AND ADMINISTRATION  
OFFICE OF INSURANCE  
P.O. BOX 24208  
JACKSON, MS 39225-4208

Presorted Standard  
U.S. Postage  
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Jackson, MS  
Permit #1022

<b>Active Employees</b>	<b>Total Premium</b>	<b>Employee Cost</b>
Employee Only	\$219	0
Plus Spouse	\$461	\$242
Plus Spouse and Children	\$575	\$356
Plus Child	\$307	\$ 88
Plus Children	\$404	\$185
Plus Spouse and Children with High Option	\$595	\$376
Plus Child with High Option	\$327	\$108
Plus Children with High Option	\$424	\$205

<b>COBRA Participants</b>	<b>Participant Cost</b>
Participant Only	\$223
Plus Spouse	\$470
Plus Spouse and Children	\$586
Plus Child	\$313
Plus Children	\$412
Plus Spouse and Children with High Option	\$606
Plus Child with High Option	\$333
Plus Children with High Option	\$432

## 2002 Plan Benefit Rate Increase Information

The following charts include important Plan benefit rate increase information that affects all Plan Participants – active employees, eligible dependents, retirees, and COBRA participants. It is important that you check the premium amount deducted from your payroll check to be sure you are paying the correct premium. These premium increases will be effective July 1, 2002.

<b>Retirees</b>	<b>Not Medicare Eligible</b>	<b>Medicare Eligible</b>	<b>Not Medicare Eligible AND Married to an Active Employee</b>
Retiree Only	\$252	\$164	\$242
Plus Spouse (Medicare Eligible)	\$416	\$328	N/A
Plus Spouse (Not Medicare Eligible)	\$531	\$443	N/A
Plus Child	\$340	\$252	\$330
Plus Children	\$437	\$349	\$427
Plus Spouse and Child(ren) (One or more Dependents Medicare Eligible)	\$500	\$412	N/A
Plus Spouse and Child(ren) (No Dependents Medicare Eligible)	\$648	\$560	N/A
Plus Child with High Option	\$360	\$272	\$350
Plus Children with High Option	\$457	\$369	\$447
Plus Spouse and Child(ren) (One or more Dependents Medicare Eligible) with High Option	\$520	\$432	N/A
Plus Spouse and Child(ren) (No Dependents Medicare Eligible) with High Option	\$668	\$580	N/A